

United States Bankruptcy Court  
Northern District of Ohio

In re:  
Jason R. Forster  
Renee N. Whitehouse  
Debtors

Case No. 15-11379-aih  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0647-1

User: admin  
Form ID: 234a

Page 1 of 2  
Total Noticed: 33

Date Rcvd: Jun 24, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 26, 2015.

db/db +Jason R. Forster, Renee N. Whitehouse, 7095 Madison Avenue, Madison, OH 44057-1351  
23555500 +Best Buy, PO Box 6497, Sioux Falls, SD 57117-6497  
23555503 +Chase Mortgage, PO Box 24696, Columbus, OH 43224-0696  
23555504 +City of Geneva, 44 North Forest Street, Geneva, OH 44041-1393  
23555505 +Credit Collection Service, 60 Columbus Circle, New York, NY 10023-5802  
23555508 +Enhanced Recovery, PO Box 1259, Oaks, PA 19456-1259  
23555510 #+Erie Banks Emerg Physicians, PO Box 37817, Philadelphia, PA 19101-0117  
23555511 +First Credit, PO Box 13283, Fairlawn, OH 44334-8683  
23555512 +French Chiropractic, 6166 N Ridge Road, Madison, OH 44057-2444  
23555513 +Global Credit and Collection Corp., 300 International Dr., PMB#10015,  
Williamsville, NY 14221-5783  
23555514 +Goldberg Companies Inc., 25101 Chagrin Blvd. #300, Beachwood, OH 44122-5693  
23555515 +Hospital Medical Practices, C/O First Federal Credit Control, 24700 Chagrin Blvd,  
Suite 205, Beachwood, OH 44122-5630  
23555516 +Key Bank, 127 Public Square, Cleveland, OH 44114-1226  
23555517 +Lake County CSEA, 177 Main Street, Painesville, OH 44077-3402  
23555518 +Lake Health, PO Box 715019, Columbus, OH 43271-5019  
23555519 +One Main Financial, 6801 Colwell Blvd, Attn C/S Care Dept, Irving, TX 75039-3198  
23555520 +Phoenix Financial Services, 8902 Otis Avenue, Suite 103A, Indianapolis, IN 46216-1009  
23555522 +Rebecca Napoli, 407 E 214th Street, Euclid, OH 44123-1952  
23555523 +Recovery Company, PO Box 57547, Jacksonville, FL 32241-7547  
23555525 +STELLAR RECOVERY INC, 1327 US HIGHWAY 2 WEST, STE 100, KALISPELL MT 59901-3413  
(address filed with court: Stellar Recovery, 1845 US Highway 93S, Kalispell, MT 59901)  
23555528 +Windstream, c/o Receivables Performance, 20816 44th Ave. W, Lynnwood, WA 98036-7744

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

23555499 EDI: IIC9.COM Jun 24 2015 21:13:00 ATT Uverse, c/o IC System Inc, 444 Highway 96 East,  
PO Box 64437, Saint Paul, MN 55164-0437  
23555497 +EDI: AAEO.COM Jun 24 2015 21:13:00 Aaron's, 6578 North Ridge Road,  
Madison, OH 44057-2552  
23555498 +EDI: GMACFS.COM Jun 24 2015 21:13:00 Ally Financial, PO Box 380901,  
Minneapolis, MN 55438-0901  
23555501 +EDI: CAPITALONE.COM Jun 24 2015 21:13:00 Capital One, PO Box 30281,  
Salt Lake City, UT 84130-0281  
23555502 +EDI: CHASE.COM Jun 24 2015 21:13:00 Chase, PO Box 15298, Wilmington, DE 19850-5298  
23555506 EDI: DISCOVER.COM Jun 24 2015 21:13:00 Discover, PO Box 15316, Wilmington, DE 19850  
23555507 +EDI: ESSL.COM Jun 24 2015 21:13:00 Dish Network, Dept 0063, Palatine, IL 60055-0001  
23555509 +E-mail/Text: bknotice@ercollections.com Jun 24 2015 21:28:22 Enhanced Recovery,  
8014 Bayberry Road, Jacksonville, FL 32256-7412  
23555521 EDI: PRA.COM Jun 24 2015 21:13:00 Portfolio Recovery, 120 Corporate Blvd., Suite 100,  
Norfolk, VA 23502  
23555524 EDI: NEXTEL.COM Jun 24 2015 21:13:00 Sprint, PO Box 740602, Cincinnati, OH 45274  
23555526 +E-mail/Text: dl-ral-collectionshelpdesk2@twcable.com Jun 24 2015 21:28:55 Time Warner Cable,  
PO Box 0901, Carol Stream, IL 60132-0901  
23555527 +EDI: AFNIVWIRE.COM Jun 24 2015 21:13:00 Verizon, PO Box 26055,  
Minneapolis, MN 55426-0055

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 26, 2015

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 24, 2015 at the address(es) listed below:

Mary Ann Rabin trusteeemail@rabinandrabin.com, mrabin@ecf.epiqsystems.com  
Robert J. Delchin on behalf of Debtor Renee N. Whitehouse rdelchin@rcbiales.com,  
bdelchin@wcsb.org  
Robert J. Delchin on behalf of Debtor Jason R. Forster rdelchin@rcbiales.com, bdelchin@wcsb.org  
TOTAL: 3

Northern District Of Ohio  
United States Bankruptcy Court  
Howard M. Metzenbaum U.S. Courthouse  
201 Superior Avenue  
Cleveland, OH 44114-1235

**In re:**

Jason R. Forster  
Renee N. Whitehouse  
aka Renee N. Forster, fka Renee N. Truelsch, fka Renee N. Wilson-

**Case No.:** 15-11379-aih

**Chapter:** 7

**Address:**

7095 Madison Avenue  
Madison, OH 44057

**Last four digits of Social Security No.:**

xxx-xx-1314  
xxx-xx-1652

**DISCHARGE OF DEBTOR  
IN A CHAPTER 7 CASE**

It appearing that the debtor is entitled to a discharge, **IT IS ORDERED:** The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

**Dated:** June 24, 2015  
Form ohnb234

/s/ Arthur I. Harris  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION**

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharge Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. (In a case involving community property:) There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminated a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts that are Not Discharged**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (applies to cases filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (applies to cases filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**